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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Brian Von Herzen Art Unit: : _____
Timothy L. Kay
Edwin A. Suominen
Int'l Application No. : PCT/US00/10345 Examiner: : _____
U.S. Application No. : _____
Filing Date : December 15, 2000
Title : Electronically Transmitted Payment System

Assistant Commissioner for Patents
Washington, D.C. 20231

COMBINED DECLARATION AND POWER OF ATTORNEY

Dear Sir:

As the below-named inventors, we hereby declare as follows:

I. TYPE OF DECLARATION

This declaration is for a U.S. national phase patent application, filed under 35 U.S.C. 371 and the PCT. This application claims priority of PCT International Application No. PCT/US00/10345, filed Monday, April 17, 2000. The PCT application claims priority of U.S. Provisional Applications No. 60/129,403, filed April 15, 1999, and No. 60/176,401, filed January 13, 2000.

II. INVENTORSHIP IDENTIFICATION

Our names, residences, post office addresses, and citizenships are stated below:

Name:	Brian Von Herzen
Citizen of:	United States of America
Resident of:	Carson City, Nevada
Post Office Address:	Post Office Box 5010 Stateline, Nevada 89449-5010

Name: Timothy L. Kay
Citizen of: United States of America
Resident of: Los Altos, California
Post Office Address: 907 Mercedes Avenue
Los Altos, California 94022

Name: Edwin A. Suominen
Citizen of: United States of America
Resident of: Phoenix, Arizona
Post Office Address: 14437 N. 39th Way; Phoenix, Arizona;
85032

We believe we are the original, first, and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled: "Electronically Transmitted Payment System."

III. ACKNOWLEDGEMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims.

We acknowledge the duty to disclose information that is material to the examination of this application in accordance with 37 C.F.R. § 1.56(a).

IV. POWER OF ATTORNEY/AUTHORIZATION OF AGENT

As the named inventors, we hereby appoint practitioners at customer number



26362

PATENT TRADEMARK OFFICE

as our attorney(s) or agent(s) to prosecute the application, and to transact all business in the United States Patent and Trademark Office connected therewith.

Direct telephone calls to: Edwin A. Suominen
(480) 948-3295

Send correspondence to: LOUIS J. HOFFMAN, P.C.
Edwin A. Suominen
14614 North Kierland Boulevard, Suite 300
Scottsdale, Arizona 85254

V. DECLARATION

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

April 2, 2001
~~Dated: February __, 2001~~

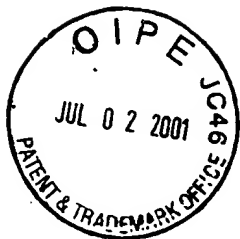
By: *Brian Von Herzen*
Brian Von Herzen

July 2, 2001
~~Dated: February __, 2001~~

By: _____
Timothy L. Kay

July 2, 2001
~~Dated: February __, 2001~~

By: *Edwin A. Suominen*
Edwin A. Suominen



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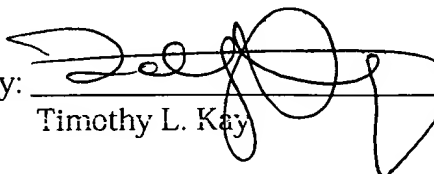
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Dated: February ____, 2001

By: _____
Brian Von Herzen

Dated: February 21, 2001

By: 
Timothy L. Kay

Dated: February ____, 2001

By: _____
Edwin A. Suominen